

CERTIFICATION OF ENROLLMENT

**HOUSE BILL 1709**

Chapter 81, Laws of 2011

62nd Legislature  
2011 Regular Session

INSURANCE--GROUP DISABILITY

EFFECTIVE DATE: 07/22/11

Passed by the House February 26, 2011  
Yeas 97 Nays 0

FRANK CHOPP

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**Speaker of the House of Representatives**

Passed by the Senate April 4, 2011  
Yeas 47 Nays 0

BRAD OWEN

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**President of the Senate**

Approved April 15, 2011, 2:29 p.m.

CHRISTINE GREGOIRE

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**Governor of the State of Washington**

CERTIFICATE

I, Barbara Baker, Chief Clerk of the House of Representatives of the State of Washington, do hereby certify that the attached is **HOUSE BILL 1709** as passed by the House of Representatives and the Senate on the dates hereon set forth.

BARBARA BAKER

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**Chief Clerk**

FILED

April 15, 2011

**Secretary of State  
State of Washington**

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HOUSE BILL 1709

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Passed Legislature - 2011 Regular Session

State of Washington

62nd Legislature

2011 Regular Session

By Representatives Kirby and Bailey

Read first time 01/31/11. Referred to Committee on Business & Financial Services.

1 AN ACT Relating to group disability insurance; and amending RCW  
2 48.21.010.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 **Sec. 1.** RCW 48.21.010 and 2010 c 13 s 3 are each amended to read  
5 as follows:

6 (1) Group disability insurance is that form of disability  
7 insurance, including stop loss insurance as defined in RCW 48.11.030,  
8 provided by a master policy issued to an employer, to a trustee  
9 appointed by an employer or employers, or to an association of  
10 employers formed for purposes other than obtaining such insurance,  
11 covering, with or without their dependents, the employees, or specified  
12 categories of the employees, of such employers or their subsidiaries or  
13 affiliates, or issued to a labor union, or to an association of  
14 employees formed for purposes other than obtaining such insurance,  
15 covering, with or without their dependents, the members, or specified  
16 categories of the members, of the labor union or association, or issued  
17 pursuant to RCW 48.21.030. Group disability insurance includes the  
18 following groups that qualify for group life insurance:

1 RCW 48.24.020, 48.24.035, 48.24.040, 48.24.045, 48.24.050,  
2 48.24.060, 48.24.070, 48.24.080, 48.24.090, and 48.24.095. A group  
3 under RCW 48.24.027 does not qualify as a group for the purposes of  
4 this chapter.

5 (2) Group disability insurance for lines of coverage identified in  
6 RCW 48.43.005(19)(e), (h), and (k) offered to a resident of this state  
7 under a group disability insurance policy may be issued to a group  
8 other than the groups described in subsection (1) of this section  
9 subject to the requirements in this subsection.

10 (a) A group disability insurance policy offered under this  
11 subsection may not be delivered in this state unless the commissioner  
12 finds that:

13 (i) The issuance of the group policy is not contrary to the best  
14 interest of the public;

15 (ii) The issuance of the group policy would result in economies of  
16 acquisition or administration; and

17 (iii) The benefits are reasonable in relation to the premium  
18 charged.

19 (b) A group disability insurance coverage may not be offered under  
20 this subsection in this state by an insurer under a policy issued in  
21 another state unless the commissioner or the insurance commissioner of  
22 another state having requirements substantially similar to those  
23 contained in this subsection has made a determination that the  
24 requirements have been met.

Passed by the House February 26, 2011.  
Passed by the Senate April 4, 2011.  
Approved by the Governor April 15, 2011.  
Filed in Office of Secretary of State April 15, 2011.